

Prepared by:
Scot P. Goldsholl
Dyke, Henry, Goldsholl & Winzerling, P.L.C.
415 North McKinley, Suite 555
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Telephone No. (501) 661-1000
DHG&W File No. 47335G-1

Return to:
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SUBSTITUTE TRUSTEE'S DEED

GRANTOR:

SCOT P. GOLDSHOLL, SUBSTITUTE TRUSTEE
Dyke, Henry, Goldsholl & Winzerling PLC
415 North McKinley, Suite 555
Little Rock, AR 72205
Telephone No. 501-661-1000

TO:

GRANTEE:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR
RESIDENTIAL LOAN CENTERS OF AMERICA,
c/o Aurora Loan Services LLC
601 Fifth Ave.
Scottsbluff, NE 69361
TELEPHONE NO. 720-945-4756

THE REAL PROPERTY WHICH IS THE SUBJECT OF THIS CONVEYANCE IS DESCRIBED AS FOLLOWS:

Lot 21, The Willows of Horn Lake Subdivision, revised in Section
35, Township 1 South, Range 8 West, as per plat of record in Plat
Book 36, Page 42, in the Chancery Court Clerk's Office of Desoto
County, Mississippi, to which plat reference is hereby made for a
more particular description of said property.

WHEREAS, on July 20, 2005, Edward Christensen executed a Deed of Trust to John P. Roberts, as Trustee, with Mortgage Electronic Registration Systems, Inc. as Nominee for Residential Loan Centers of America being shown as Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary of a certain indebtedness therein mentioned and described, which Deed of Trust is recorded in Book 2,280, Page 145 of the Office of the Chancery Clerk of De Soto County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc. as Nominee for Residential Loan Centers of America, the holder of said Deed of Trust and the Note secured thereby, substituted Scot P. Goldsholl as Trustee in place of the afore-mentioned original Trustee, as authorized by the terms thereof, as evidenced by an instrument dated June 18, 2009, and recorded in Book 3052, Page 306 in the Office of the Chancery Clerk of De Soto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option in such case provided, and having declared the entire unpaid balance of said indebtedness immediately due and payable, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to execute the same by sale of the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

WHEREAS, after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did, between the hours of 11:00 o'clock in the forenoon and 4:00 o'clock in the afternoon on August 6, 2009, at the East front door steps of the DeSoto County Courthouse in Hernando, Desoto County, Mississippi, offer the hereinafter described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of] (\$0.00] U.S. Dollars), which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto Mortgage Electronic Registration Systems, Inc. as Nominee for Residential Loan Centers of America, the afore-described real estate, together with all the improvements and appurtenances thereunto belonging, situated in De Soto County, State of Mississippi.

I hereby convey only such title as is vested in me as Substitute

Trustee. WITNESS MY SIGNATURE, this the 6th day of August, 2009.

Scot P. Goldsholl
 Substitue Trustee
 Dyke, Henry, Goldsholl & Winzerling PLC
 415 North McKinley, Suite 555
 Little Rock, AR 72205
 Telephone No. 501-661-1000

STATE OF ARKANSAS)
)
 COUNTY OF Saline) ACKNOWLEDGMENT

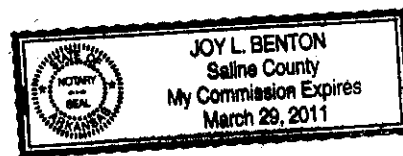
PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Scot P. Goldsholl, who acknowledged that he signed and delivered the foregoing Substitute Trustee's Deed, being authorized so to do, on the day and date therein mentioned.

WITNESS MY SIGNATURE and seal of office this 6th day of August, 2009.

Joy L. Benton
 Notary Public

My Commission Expires:

3-29-2011



DESOTO TIMES-TRIBUNE

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on July 20, 2005, Edward Christensen executed a Deed of Trust to John P. Roberts as Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as Nominee for Residential Loan Centers of America, which Deed of Trust was recorded in Book 2,280, Page 145 in the Office of the Chancery Clerk of De Soto County, Mississippi; and

WHEREAS, Mortgage Electronic Registration Systems, Inc. as Nominee for Residential Loan Centers of America, the holder of said Deed of Trust and the Note secured thereby, substituted Scot P. Goldsholl as Trustee in place of the afore-mentioned original Trustee, as authorized by the terms thereof, as evidenced by an instrument dated June 18, 2009, and recorded in Book 3,052, Page 306 in the Office of the Chancery Clerk of De Soto County, Mississippi; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire debt secured thereby having been declared to be due and payable, and the legal holder of said indebtedness, Mortgage Electronic Registration Systems, Inc. as Nominee for Residential Loan Centers of America, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Scot P. Goldsholl, Substitute Trustee, will on August 6, 2009, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. and 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, DeSoto County, Mississippi, the following-described property:

Volume No. 114 on the 16 day of July, 2009
Volume No. 114 on the 23 day of July, 2009
Volume No. 114 on the 30 day of July, 2009
Volume No. _____ on the _____ day of _____, 2009
Volume No. _____ on the _____ day of _____, 2009
Volume No. _____ on the _____ day of _____, 2009

Diane Smith

Lot 21, The Willows of Horn Lake Subdivision, revised in Section 35, Township 1 South, Range 8 West, as per plat of record in Plat Book 36, Page 42, in the Chancery Court Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Title to the above described property is believed to be good, but I will convey only such title as vested in me as Substitute Trustee.

WITNESS my signature on this 30th day of June, 2009.

Scot P. Goldsholl
Substitute Trustee
Dyke, Henry, Goldsholl & Winzerling P.L.C.

415 North McKinley, Suite 555
Little Rock, AR 72205

Telephone No. 501-661-1000

THIS DOCUMENT PREPARED BY:

DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.

415 N. McKinley, Ste 555

Little Rock, AR 72205

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DHGW No. 47335G-1

PUBLISH ON THESE DATES:

July 16, 2009

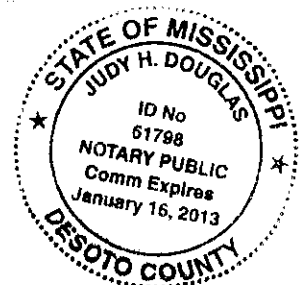
July 23, 2009

July 30, 2009

Sworn to and subscribed before me, this 30 day of July, 2009

BY *Judy H. Douglas*

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2013
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



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C. Making proof of publication and deposing to same \$ 3.00
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